

## RESIDENT INDIVIDUAL APPLICANTS

Pre-Licensing Training, Examination,  
Renewal and Continuing Education Requirements

All resident applicants must provide background report by applying through <http://courts.ky.gov>.

LICENSE AND LINE OF AUTHORITY	PRE-LICENSING TRAINING		EXAMINATION			CONTINUING EDUCATION AND LICENSE RENEWAL	
	Yes/No	Number of Hours	Exam	Number of Questions	Passing Score	Renewal	Continuing Education
<b>ADJUSTER</b>							
<b>Independent</b> <ul style="list-style-type: none"> <li>• P&amp;C</li> <li>• Crop</li> <li>• Workers' Comp</li> </ul>	No	N/A	Adjuster	50	70%	Yes	<ul style="list-style-type: none"> <li>• 24 total hours for adjuster license regardless of number of lines of authority (LOA)</li> <li>• 3 hours of ethics</li> </ul>
<b>Public</b> <ul style="list-style-type: none"> <li>• P&amp;C</li> </ul>	No	N/A	Adjuster	50	70%	Yes	<ul style="list-style-type: none"> <li>• 24 total hours for public adjuster license</li> <li>• 3 hours of ethics</li> </ul>
<b>Staff</b> <ul style="list-style-type: none"> <li>• P&amp;C</li> <li>• Crop</li> <li>• Workers' Comp</li> </ul>	No	N/A	Adjuster	50	70%	Yes	N/A
<b>Apprentice Adjuster</b> (Only valid for one year)	No	N/A	None	N/A	N/A	N/A	N/A
<b>ADMINISTRATOR (TPA)</b>	No	N/A	None	N/A	N/A	Yes	N/A

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	Yes/No	Number of Hours	Exam	Number of Questions	Passing Score	Required Yes/No	If "Yes" - Specific Requirements
<b>AGENT</b>						<b>NOTE:</b> <ul style="list-style-type: none"> <li>• New residents must be licensed one full year to be subject to renewal and CE requirements</li> <li>• License and CE renewal due at same time</li> <li>• Biennium from birth month, odd or even year depending on birth year to next odd/even year</li> <li>• Proof of completion due by last day of birth month, odd/even year based on birth year</li> </ul>	
<b>Line of Authority (LOA)</b>							
<b>Casualty</b>	Yes	20	Casualty	50	70%	Yes	<ul style="list-style-type: none"> <li>• 24 total hours for agent license regardless of number of LOA</li> <li>• 6 hours directly related to one or more active LOA</li> <li>• 3 hours ethics</li> </ul>
<b>Health</b>	Yes	20	Health	50	70%	Yes	<ul style="list-style-type: none"> <li>• 24 total hours for agent license regardless of number of LOA</li> <li>• 6 hours directly related to one or more active LOA</li> <li>• 3 hours ethics</li> </ul>
<b>Life</b>	Yes	20	Life	50	70%	Yes	<ul style="list-style-type: none"> <li>• 24 total hours for agent license regardless of number of LOA</li> <li>• 6 hours directly related to one or more active LOA</li> <li>• 3 hours ethics</li> </ul>
<b>Personal Lines</b>	Yes	20	Pers. Lines	50	70%	Yes	<ul style="list-style-type: none"> <li>• 24 total hours for agent license regardless of number of LOA</li> <li>• 6 hours directly related to one or more active LOA</li> <li>• 3 hours ethics</li> </ul>
<b>Property</b>	Yes	20	Property	50	70%	Yes	<ul style="list-style-type: none"> <li>• 24 total hours for agent license regardless of number of LOA</li> <li>• 6 hours directly related to one or more active LOA</li> <li>• 3 hours ethics</li> </ul>

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	Yes/No	Number of Hours	Exam	Number of Questions	Passing Score	Required Yes/No	If "Yes" - Specific Requirements
<b>Variable Life &amp; Variable Annuity</b>	No - Must have agent license with life LOA & SEC cert	N/A	None	N/A	N/A	Yes	<ul style="list-style-type: none"> <li>• 24 total hours for agent license regardless of number of LOA</li> <li>• 6 hours directly related to one or more active LOA</li> <li>• 3 hours ethics</li> </ul>
<b>AGENT - Limited Lines</b>							
<b>Credit</b>	No	N/A	None	N/A	N/A	Yes	N/A
<b>Crop</b>	No	N/A	Crop	50	70%	Yes	N/A
<b>Rental Vehicle</b>	Completed through rental vehicle agent	N/A	Completed through rental vehicle agent	N/A	N/A	Yes	N/A
<b>Travel</b> (representing common carrier)	No	N/A	Travel	25	70%	Yes	N/A
<b>TEMPORARY AGENT</b> (valid for 180 days only)	No	N/A	None	N/A	N/A	N/A	N/A
<b>LIFE &amp; HEALTH CONSULTANT</b>	No	N/A	Consultant Life & Health	150 mult. choice	70%	Yes	N/A
<b>PROPERTY &amp; CASUALTY CONSULTANT</b>	No	N/A	Consultant Property & Casualty	150 mult. choice	70%	Yes	N/A
<b>MANAGING GENERAL AGENT</b>	No - must have agent license with P&C LOA and appt	N/A	None	N/A	N/A	Yes	N/A

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	Yes/No	Number of Hours	Exam	Number of Questions	Passing Score	Required Yes/No	If "Yes" - Specific Requirements
<b>REINSURANCE INTERMEDIARY BROKER</b>	No - must have insurance producer license	N/A	None	N/A	N/A	Yes	N/A
<b>REINSURANCE INTERMEDIARY MANAGER</b>	No - must have insurance producer license	N/A	None	N/A	N/A	Yes	N/A
<b>SURPLUS LINES BROKER</b>	No - must have agent license with P&C LOA and appt	N/A	None	N/A	N/A	Yes	N/A
<b>LIFE SETTLEMENT BROKER</b>	Yes	40	Life Settlement Broker	50	70%	Yes	<ul style="list-style-type: none"> <li>• 24 total hours for life settlement broker license (May use applicable credits for both life settlement broker license and agent license, if any.)</li> <li>• 3 hours of life</li> <li>• 3 hours of life settlement</li> <li>• 3 hours of ethics</li> </ul>
<b>LIFE SETTLEMENT BROKER*</b>  <i>*LIFE AGENT with active license for at least 1 year prior to application</i>	No	N/A	None	N/A	N/A	Yes	<ul style="list-style-type: none"> <li>• 24 total hours for life settlement broker license (May use applicable credits for both life settlement broker license and agent license, if any.)</li> <li>• 3 hours of life</li> <li>• 3 hours of life settlement</li> <li>• 3 hours of ethics</li> </ul>
<b>LIFE SETTLEMENT PROVIDER</b>	No	N/A	None	N/A	N/A	Yes	N/A